



COMMERCIAL LOAN APPLICATION INFORMATION

Customer: _____ Amount: _____

Purpose: _____

Term: _____ Rate: _____

Collateral: _____

<input type="checkbox"/> I/We intend to apply for Joint Credit	<input type="checkbox"/> I/We do not intend to apply for Joint Credit
<input checked="" type="checkbox"/> _____	<input checked="" type="checkbox"/> _____

Were your gross annual revenues in the previous fiscal year \$1,000,000 or less? Yes No

If you marked yes, please check the yes box on the 2nd page for CRA. If purpose is for purchase, refinance or improvement to 1-4 family dwelling, please check the yes box for HMDA and have the government monitoring questions answered, sign and date.

Reason for denial based on information obtained in whole or part from an outside source. If you answered "yes" and your application is denied, you have the right to receive a written statement of the specific reason(s) for this denial. To obtain this statement, please contact:

Southern Michigan Bank & Trust
 Commercial Loan Department
 51 West Pearl Street
 Coldwater, MI 49036

Please do this within 60 days from the date that you were notified of our decision. We will send you a written statement of reason(s) for the denial within 30 days of receiving your request.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Deposit Insurance Corporation
 Consumer Response Center
 1100 Walnut Street, Box #11
 Kansas City, MO 64106
 Ph. No. 877-275-3342

FOR THE APPLICANT	
Southern Michigan Bank & Trust is hereby authorized to make all inquiries they deem necessary to obtain credit information on the borrower(s) named in this loan request in order to determine the credit-worthiness of the undersigned. Furthermore, the undersigned hereby authorizes all persons of whom the Bank makes such inquiries to respond thereto in full. Each of the undersigned authorizes such creditors to answer questions about their credit experience with the undersigned. Applicant will be responsible for any and all costs incurred in determining credit-worthiness and loan approval or denial.	
Date:	Signature of Applicant:
Date:	Signature of Co-Applicant:

COMPLETE THE FOLLOWING SECTION **ONLY** FOR NEW LOANS/REFINANCINGS (TO INDIVIDUALS) WHICH ARE SECURED BY A DWELLING. **If Borrower is an Entity, please do not complete this page.**

Demographic Information Addendum. This section asks about your ethnicity, sex, and race. **The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and

neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose to not provide the information and you have made this application in person, federal regulations require us to note your ethnicity, race and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information. If you do not wish to provide some or all of this information, please check the applicable box(es) below.

Only fill in the information below if this is a HMDA reported loan.

Applicant:

Ethnicity:
Can choose up to five

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Race:

Can choose up to five

- American Indian or Alaskan Native – Enter name of enrolled or principal tribe: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Enter race: _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

Sex:

- Male
- Female
- I do not wish to provide this information

Co-Applicant:

Ethnicity:
Can choose up to five

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Race:

Can choose up to five

- American Indian or Alaskan Native – Enter name of enrolled or principal tribe: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Enter race: _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

Sex:

- Male
- Female
- I do not wish to provide this information

Applicant's Signature

Date

Co-Applicant's Signature

Date

The above signature(s) signifies that this HMDA information was provided by the applicant(s).